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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/717,728	11/21/2000	C. Todd Praisner	WRKS:002	6772

7590

03/24/2006

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EXAMINER

NGUYEN, NGA B

ART UNIT

PAPER NUMBER

3628

DATE MAILED: 03/24/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/717,728	PRAISNER ET AL.	
	Examiner	Art Unit	
	Nga B. Nguyen	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 December 2005.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-10,13-30 and 32-35 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-10,13-30 and 32-35 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on December 27, 2005 has been entered.
2. Claims 1-10, 13-30, and 32-35 are pending in this application.

Response to Arguments/Amendment

3. Applicant's arguments with respect to claims 1-10, 13-30, and 32-35 have been considered but are moot in view of new grounds of rejection.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-10, 13-30, and 32-35 are rejected under 35 U.S.C. 103(a) as being unpatentable Watson et al (hereinafter Watson), U.S. Patent No. 6,226,624.

Regarding to claim 1, Watson discloses a method for providing server-based credit management utilizing payment cards and dynamic approval parameters, comprising:

receiving at one or more server systems within a credit management system a plurality of electronic transaction requests from requestor system within the entity (column 9, lines 40-65; the account manager 202 using a personal computer that is electronically coupled the card issuer 214 to transmit the pre-authorization request 224 to card issuer 214 via the Internet);

evaluating the plurality of transaction requests with respect to the entity's purchase policies to provide approval processing utilizing one or more server systems (column 9, lines 60-65; Account manager 202 in pre-authorization request 224 specified an account number for which pre-authorization transaction parameters apply);

generating a plurality of sets of approval parameters based upon the approval processing utilizing one or more server systems, each set of approval parameters being associated with an approved transaction request (column 9, line 65-column 10, line 28; one or more transaction parameters including a quote amount resulting from the quotation process, an acceptable variance, the quotation amount, a merchant identifier, acquiring bank identification number, etc.); and

dynamically storing each set of approval parameters with respect to at least one payment card so that transactions using payment cards may be processed by a payment processing system in view of approval parameters associated with those payment cards (column 10, lines 28-40 and figure 3; the authorizing agent 212 retains

and stores the pre-authorization transaction parameters in a pre-authorization table 318; in figure 3, transactions requiring pre-authorization table 302 includes pre-authorization table 318 and standard authorization table 310, pre-authorization table 318 contains dynamic parameters because it contains some optional parameters).

Watson does not disclose the server system within a purchasing management system and evaluating the plurality of purchase requests. Moreover, it is well known in the art to utilize a purchasing management system for evaluating the plurality of purchase requests. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Watson's to adopt the teaching of Waltson within a purchasing management system for evaluating the plurality of purchase requests, for the purpose of evaluating the purchase requests in order to minimizing the risk for the purchasing management system.

Regarding to claim 2, Watson further discloses providing access through a network to a plurality of customizable purchasing management rules residing on one or more server systems, receiving through the network the plurality of purchase requests and applying the purchasing management rules to the purchase requests to help generate the approval parameters for approved purchase requests (column 9, lines 15-30, 40-45; Account manager 202 using a personal computer connected to the Internet for issues a pre-authorization request to the card issuer 214).

Regarding to claim 3, Watson further discloses notifying an approver of a purchase request, if some action is required from the approver for the purchase request to be approved, and allowing the approver to take the required action through a network

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accessible approval mechanism (column 10, line 65-column 11, line 15; merchant 206 forwards the purchase request to the authorizing agent 212 for performing the authorization process).

Regarding to claim 4, Watson further discloses allowing the approver to identify, at least in part, the approval parameters for the approved purchase request (column 11, lines 52-67; the authorization tables employed by an authorizing agent for user in comparison of parameters of a requested transaction with authorization limitations placed upon transaction).

Regarding to claim 5, Watson further discloses wherein the purchase requests comprise requests for purchases of products or services from network enabled markets (column 15, line 60-column 16, line 5).

Regarding to claim 6, Watson further discloses wherein the purchase requests comprise requests for purchases of products or services from non-network enabled markets (column 8, lines 20-25; merchant at point-of-sale terminal is not network enabled market for a customer).

Regarding to claim 7, Watson further discloses wherein the payment cards comprise credit cards (column 10, lines 42-55; transaction card or credit card).

Regarding to claim 8, Watson further discloses utilizing the payment cards as requestor specific identifiers and wherein the purchase requests include an indication of the payment card of the requestor (column 10, lines 42-55; account number associated with the credit card).

Regarding to claim 9, Watson further discloses wherein the network comprises the Internet (column 9, lines 40-45).

Regarding to claim 10, Watson discloses a method for providing server-based credit management services to customer entities through a network, comprising:

providing access through a network to a plurality of customizable purchasing management rules residing on one or more server systems, the purchasing management rules providing approval requirements for transaction requested by requestors associated with a customer entity (column 9, lines 15-30, 40-45; Account manager 202 using a personal computer connected to the Internet for issues a pre-authorization request to the card issuer 214);

receiving through the network a transaction request from a requestor (column 16, lines 1-30; the user submit a request at a pre-authorization web page on the Internet);

applying the purchasing management rules to the transaction request (column 9, lines 60-65; Account manager 202 in pre-authorization request 224 specified an account number for which pre-authorization transaction parameters apply);

notifying an approver of the transaction request, if the purchasing management rules require action by the approver for the purchase request to be approved (column 10, line 65-column 11, line 15; merchant 206 forwards the purchase request to the authorizing agent 212 for performing the authorization process);

allowing for the approver to take approval action through a network accessible approval mechanism (column 11, lines 25-40); and

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generating a set of approval parameters for an approved transaction request and dynamically associating the set of approval parameters with a payment card (column 9, line 65-column 10, line 28; one or more transaction parameters including a quote amount resulting from the quotation process, an acceptable variance, the quotation amount, a merchant identifier, acquiring bank identification number, etc.).

Watson does not disclose the server system within a purchasing management system and evaluating the plurality of purchase requests. Moreover, it is well known in the art to utilize a purchasing management system for evaluating the plurality of purchase requests. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Watson's to adopt the teaching of Waltson within a purchasing management system for evaluating the plurality of purchase requests, for the purpose of evaluating the purchase requests in order to minimizing the risk for the purchasing management system.

Regarding to claim 13, Watson further discloses communicating the set of approval parameters to a payment processing system for storage and use in payment processing with respect to a vendor transaction (column 11, lines 1-15; merchant 206 forwards account number as the payment identifier with the transaction parameters to the authorizing agent 212, the authorizing agent then issues an authorization response listing the acceptance or denial status of the transaction).

Regarding to claim 14, Watson further discloses wherein the approval parameters comprise an identity of a vendor for a requested product or service and a

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maximum cost amount for the product or service (column 12, lines 15-20, merchant identifier; column 11, lines 60-65, transaction limit).

Regarding to claim 15, Watson further discloses wherein the payment card comprises a credit card (column 10, lines 42-55; transaction card or credit card).

Regarding to claim 16, Watson further discloses providing a plurality of payment cards to a plurality of requestors within an entity so that each request may utilize the payment card in making purchase requests and in executing approved purchase requests (column 17, lines 65).

Regarding to claim 17, Watson further discloses wherein the receiving step comprises receiving a purchase request from a network enabled market, the network enabled market allowing the requestor to identify and select for purchase products or services through the network (column 17, lines 46-65).

Regarding to claim 18, Watson further discloses allowing the approver to determine one or more approval parameters associated with an approved purchase request from the network enabled market (column 11, lines 52-67; the authorization tables employed by an authorizing agent for user in comparison of parameters of a requested transaction with authorization limitations placed upon transaction).

Regarding to claim 19, Watson further discloses wherein the receiving step comprises receiving a purchase request from a market that is not network enabled, the purchase request identifying one or more details concerning a need that the purchase request will address (column 8, lines 20-25; merchant at point-of-sale terminal is not network enabled market for a customer).

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Regarding to claim 20, Watson further discloses allowing the approver to determine one or more approval parameters associated with an approved purchase request from the non-network enabled market (column 11, lines 52-67; the authorization tables employed by an authorizing agent for user in comparison of parameters of a requested transaction with authorization limitations placed upon transaction).

Regarding to claim 21, Watson further discloses wherein the network comprises the Internet (column 9, lines 40-45).

Claims 22-30 and 32-35 contain similar limitations found in claim 1-10 and 13-21 discussed above, therefore, are rejected by the same rationale.

Conclusion

6. Claims 1-10, 13-30, and 32-35 are rejected.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on (571) 272-6799.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

8. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
C/o Technology Center 3600
Washington, DC 20231

Or faxed to:

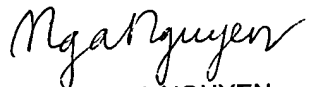
(703) 872-9306 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label

"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox building, 501 Dulany
Street, Alexandria, VA, First Floor (Receptionist).


NGA NGUYEN
PRIMARY EXAMINER

March 1, 2006